

Laurie Salvador

Elder Abuse in our Communities *Second in a Series*



The most common form of abuse perpetrated on seniors is material abuse, such as theft or fraud.

Financial Abuse

For most seniors, financial abuse occurs when a friend or family member coerces the senior into lending or giving money to him or her. The senior feels obliged to help, feeling fearful that affection or helpful services will be withheld.

It can also occur through the abuse of a Power of Attorney. The attorney—the person named to take care of things for the senior—might help himself to the senior's assets . . . through some ill-conceived perception that he or she is entitled to them.

Another form of financial abuse occurs when one partner withholds resources or information on their joint resources. In the case of emotional and psychological abuse, it was not uncommon for wives who stayed at home to rear children and never have access to or information about family assets. If they have never written a cheque and have no knowledge of financial matters, widows of such marriages are at a terrible loss when their husbands die.

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Early in my career as a Notary, a widow came to me for help. Her husband had died and she had no idea what assets they had, how to pay bills, and where to start. It turned out they were very well-to-do. He had managed to accumulate quite a nest egg and she was going to be very comfortable financially. This was no consolation to her. She was furious that he had kept her "poor as a church mouse" for 50 years; the prospect of having money

with no one to enjoy it with her was no comfort.

I was once astounded by a 50ish woman who brought her newly wedded husband, age 87, into our office. She was waving a hot-off-the-press marriage certificate and demanded that we transfer his house into joint tenancy with her. I interviewed the gentleman (alone, of course) to try to determine if he really wanted to do so. He could not even tell me her name but, in his mind, this was the best thing that had happened to him in years!

I explained to them that I did not feel he had sufficient capacity to make such a transfer and they left in a huff. I learned later that she completely isolated him from his family and all social services, obtained a Power of Attorney, mortgaged the house, took all the mortgage money, and moved him to another community altogether. When he died a year or so later, he was penniless.

In that case, even though it was reported to the authorities, nothing could be done. The "lady" knew her business and as long as he was "happy," it was impossible to protect him from the abuser. It's too bad there isn't a competency test for marriage.



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Common Indicators of Financial Abuse

Cash withdrawals from the elder's bank account, whether accompanied by another person or not, can be symptoms of abuse.

Here are other signs.

- Large cheques to unfamiliar parties or rounded cash amounts, such as \$200 or \$500, on a regular basis
- A request by the senior to add names to the bank account or to make sudden changes to named beneficiaries of accounts and life insurance
- Sudden changes in Wills and Powers of Attorney
- Items missing from the senior's home or purse
- A sudden relationship with a younger person, including a marriage or common law relationship, especially when the younger person has no other means of support. ▲

If you know someone who needs help, please contact one of these organizations.

VictimLINK

BC Toll Free: **1 800-563-0808**

Hours: 24 hours, 7 days a week

For deaf or hard of hearing callers:

TTY 604 875-0885

(collect calls accepted)

or Text **604 836-6381**

www.vcn.bc.ca/isv/victims.htm

BC CEAS: BC Coalition to Eliminate Abuse of Seniors

Voice: **604 437-1940**

www.bcceas.ca

edcrns@telus.net

www.bccrns.ca

Next issue:

Neglect and Self-Neglect of Seniors

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